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September 14, 2005

Mr. John F. Carter  
Regional Director  
Federal Deposit Insurance Corporation  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter;

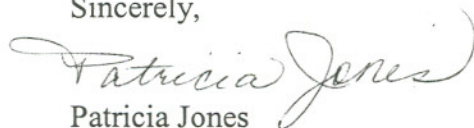
My name is Patricia Jones. I am writing to express my opposition to Wal-Mart's application for FDIC coverage and an Industrial Loan Company Charter.

I work at a home owned community bank in Joplin, MO. We were chartered in 1925 and continue to operate today on the same corner under our original name. We have seen the loss of many locally owned retail stores due to Wal-Mart. We don't want that to happen to our community banks. Will a Wal-Mart bank be willing to make loans to a business they might view as a competitor? Will they require all Wal-Mart suppliers to bank with them?

Congress clearly affirmed its opposition to the mixing of banking and commerce in the Gramm-Leach-Bliley Act. Allowing Wal-Mart to purchase an ILC would be mixing banking and commerce.

I ask that you review Wal-Mart's application for insurance closely and deny their request.

Sincerely,

  
Patricia Jones